

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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PNC Bank, National Association



Order Filed on February 23, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Carmen L. Constantinople Jr.
Donna M. Constantinople
Debtor.

Case No.: 19-24822 CMG

Adv. No.:

Hearing Date: 1/18/2023 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATE OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 23, 2023



Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: Carmen L. Constantinople Jr. and Donna M. Constantinople

Case No: 19-24822 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a certification of default as to real property located at 23 Pomona Drive, Barnegat, NJ, 08005, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brian Thomas, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 24, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through February 2023 for a total post-petition default of \$1,339.33 (1 @ \$360.29; 1 @ \$373.87; 1@ \$391.17; 1@ \$406.07 less suspense \$192.07); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,339.33 will be paid over six months by Debtor remitting \$223.23 per month, which additional payments shall begin on March 1, 2023 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2023, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the motion is hereby resolved.

In re:
Carmen L. Constantinople, Jr.
Donna M. Constantinople
Debtors

Case No. 19-24822-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Feb 23, 2023

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carmen L. Constantinople, Jr., Donna M. Constantinople, 23 Pomona Drive, Barnegat, NJ 08005-2511

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian S. Thomas	on behalf of Debtor Carmen L. Constantinople Jr. brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Donna M. Constantinople brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation as servicer for Nissan-Infiniti LT bk@stewartlegalgroup.com
Jill Manzo	

District/off: 0312-3

User: admin

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Date Rcvd: Feb 23, 2023

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Total Noticed: 1

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Jill Manzo

on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9